	Application No.	Applicant(s)	
Notice of Allowability	09/923,311	KWAN, KHAI HEE	
	Examiner	Art Unit	
	Olabode Akintola	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *amendment authrized on 12/05/2007* .

2. ☒ The allowed claim(s) is/are *31-42 and 49-56*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

     a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

       1. ☐ Certified copies of the priority documents have been received.

       2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

       3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

     * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

     (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

       1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

     (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____ .

     Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☒ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

DETAILED ACTION

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or

additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR

1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the

payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with

Khai Hee Kwan on 12/05/07.

Claims

1-30. (Cancelled)

31. (Currently amended) A computer method for conducting fund transfer over at least one

network by crediting and debiting utility accounts comprising the steps:

 providing utility accounts linked to account identifiers maintained by at least one utility

provider and said provider is connected by a network to a payment processor having memory for

executing a computer program causing said processor to perform when executed by said

processor, the method comprising:

 receiving a request for payment from an identifiable payer for an identifiable payee;

 confirming said request;

if said request is approved, crediting a ~~said~~ payee's utility account and debiting a ~~said~~

payer utility account respectively with a payment amount; and

whereby said utility accounts are ~~is one~~ selected from a group consisting of water,

electricity, gas, telecommunication and data services accounts and said payment amount is

transferable between different and same accounts within said group.

32. (Previously presented) A method according to claim 31 wherein the payment amount is in the

form of monetary units or utility units and both said units are exchangeable between different

accounts within said group.

33. (Currently Amended) A method according to claim 31 wherein said utility accounts includes

netting the amount received against actual utility charges.

34. (Previously Presented) A method according to claim 31 wherein said request is a function

code and said payment processor identifies a transaction and payee from the code.

35. (Previously Presented) A method according to claim 31 whereby the payer's and payee's

utility accounts includes sub-accounts linked to said utility accounts respectively by account

identifier.

36. (Previously Presented) A method according to claim 31 further includes the step of extending

at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (Currently Amended) A computer system for conducting payment over a network by

crediting and debiting utility accounts comprising:

        a payment processor;

        utility accounts having account identifiers maintained by at least one utility provider

having memory and processor and said provider is connected by a network to said payment

processor having memory for executing a computer program causing said processor to perform

when executed by said processor the method comprising:

        receiving a request for payment from an identifiable payer for an identifiable payee;

        confirming said request;

        if said request is approved, crediting a ~~said~~ payee's utility account and debiting a ~~said~~

payer's utility account respectively with a payment amount; and

whereby said utility account<u>s</u> are ~~is one~~ selected from a group consisting of one of the water,

electricity, gas, telecommunication and data services accounts and said payment amount is

transferable between different and same accounts within said group.

38. (Previously Presented) A computer system according to claim 37 wherein the payment

amount is in the form of monetary units or utility units and both said units exchangeable between

different accounts within said group.

39. (Currently Amended) A computer system according to claim 37 wherein said utility

provider's memory is for executing a computer program causing said provider <u>to</u> net ~~netting~~ the

amount received against actual utility charges.

40. (Previously Presented) A computer system according to claim 37, wherein said request is a

function code and said payment processor identifies a transaction and payee from the code.

41. (Previously Presented) A computer system according to claim 37 whereby the payer's and

payee's utility accounts includes sub-accounts linked to said utility accounts respectively by

account identifier.

42. (Currently Amended) A computer system according to claim 37 wherein said utility

provider's memory is for executing a computer program causing a step of extending at least one

said utility provider's main processor for establishing sub-accounts for payer and payee.

43-48. (Cancelled)

49. (Previously Presented) A method according to claim 31 whereby said crediting and debiting

of said accounts maintained at said providers are remotely controlled by said processor

independently of said providers.

50. (Previously Presented) A computer system according to claim 37 whereby said crediting and

debiting of said accounts maintained at said providers are remotely controlled by said processor

independently of said providers.

51. (Currently Amended) A computer readable storage medium storing instructions that when

executed by a computer to perform a method for fund transfer over at least one network by

crediting and debiting utility accounts, the method comprising:

      receiving a request for payment from an identifiable payer for an identifiable payee;

      confirming said request;

      if said request is approved, crediting a said payee's utility account and debiting a said

payer's utility account respectively with a payment amount;

      whereby said utility accounts are is one selected from a group consisting of water,

electricity, gas, telecommunication and data services accounts and said payment amount is

transferable between different and same accounts within said group; and

      whereby said computer is a payment processor connected to a network to at least one

utility provider maintaining utility accounts having account identifiers.

52. (Currently Amended) A computer readable storage medium storing instructions according to

claim of 51, wherein the payment amount is in the form of monetary units or utility units and

both said units are exchangeable between different accounts within said group.

53. (Currently Amended) A computer readable storage medium storing instructions according to

claim 51 wherein said instructions includes causing utility account to net netting the amount

received against actual utility charges.

54. (Currently Amended) <u>A computer readable storage medium storing instructions</u> according to

claim 51 wherein said request is function code and said payment processor identifies a

transaction and payee from the code.

55. (Currently Amended) <u>A computer readable storage medium storing instructions</u> according to

claim 51 whereby the payer's and payee's utility accounts includes sub-accounts linked to said

utility accounts respectively by account identifier.

56. (Currently Amended) <u>A computer readable storage medium storing instructions</u> according to

claim 51 whereby said crediting and debiting of said accounts maintained at said providers are

remotely controlled by said processor independently of said providers

Allowable Subject Matter

Claims 31-42 and 49-56 are allowed.

Examiner's Statement of Reason for allowance

The following is a statement of reasons for the indication of allowable subject matter:

The most relevant references are the *Hale* and *Lawlor* references.

Hale discloses a system and corresponding method for handling a variety of financial, shopping

and other transactions including payment of utility bills such as gas, electric and

telecommunication bills using electronic fund transfer (abstract, fig. 27, col. 14, lines 10-31).

Lawlor discloses a system and corresponding method for remote distribution of financial services

such as home banking and bill paying. A bill pay routine processes bill payments by controlling

a terminal to display a list of payee (figs. 13A-14C, abstract, col. 42, line 60 through col. 43, line

25).

Hale and *Lawlor* fail to teach

 whereby said utility accounts are selected from a group consisting of water, electricity, gas,

telecommunication and data services accounts and said payment amount is transferable between

different and same accounts within said group

Updated searches revealed no references that disclosed the claimed invention, nor were any

further references identified which could be reasonable combined with *Hale* and *Lawlor*.

For this reason, claims 31-42 and 49-56 are deemed to be allowable over prior art of record.

Any comments considered necessary by the applicant must be submitted no later than the

payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reason for

Allowance".

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

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PRIMARY EXAMINER